Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

    1. (Previously Presented) A method executed in a computer system for managing monies and information in connection with an insurance insolvency comprising:

    designating a state fund for each state associated with said insurance insolvency;

    associating with said state fund an insurance account in the computer system;

    associating with said insurance account at least one line of insurance;

    identifying in the computer system at least one of a state statute, regulation and rule relating to the at least one line of insurance associated with the insurance account; and

    performing at least one insolvency related service in connection with said insurance solvency based on the identified at least one of a state statute, regulation and rule and the at least one line of insurance associated with the insurance account.

    2. (Previously Presented) The method of Claim 1, further comprising:

    associating at least one industry standard code with said insurance account and said at least one line of insurance in the computer system.

    3. (Original) The method of Claim 2, wherein said insurance account is associated with a plurality of lines of insurance.

    4. (Original) The method of Claim 3, wherein said insurance account is associated with at least two lines of insurance each being of type commercial automobile, worker's compensation, homeowner's and fire.

    5. (Original) The method of Claim 2, wherein said insurance account is associated with one line of insurance being of type commercial automobile, worker's compensation, homeowner's and fire.

    6. (Original) The method of Claim 2, further comprising:

    associating a group with a first of said each states having a corresponding state fund; and

associating at least one member with said group.

7. (Original) The method of Claim 6, further comprising:

storing information in the computer system representing a relationship between said state fund and said associated insurance account and said at least one line of insurance.

8. (Original) The method of Claim 7, further comprising:

representing a merger of at least two members by combining portions of said information stored in the computer system.

9. (Original) The method of Claim 8, further comprising:

modifying a relationship between said at least two members represented in the computer system.

10. (Original) The method of Claim 7, further comprising:

representing a split of one member into at least two entities using portions of said information stored in the computer system.

11. (Original) The method of Claim 10, further comprising:

modifying a relationship represented in said computer system of said one member corresponding to said split into said at least two entities.

12. (Previously Presented) The method of Claim 1, further comprising:

determining an insurance account from which a payment is made in the computer system.

13. (Original) The method of Claim 12, wherein said payment is made in connection with at least one of: a claim and an unearned premium.

14. (Original) The method of Claim 13, further comprising:

tracking payments; and

displaying an accounting of said payments with respect to a predetermined estimated amount of payments.

15. (Original) The method of Claim 14, further comprising:

tracking total payments made prior to said insolvency.

16. (Original) The method of Claim 15, further comprising:

tracking monies in connection with a recovery amount.

17. (Previously Presented) The method of Claim 16, wherein said recovery amount comprises at least one of: a salvage amount, a subrogation recovery, a second injury amount, a cost of living adjustment, and net worth.

18. (Previously Presented) The method of Claim 1, further comprising:

creating a diary entry in the computer system including information about one of: a claim and unearned premium; and

sending said diary entry to at least one user.

19. (Original) The method of Claim 18, wherein said sending said diary entry is performed automatically in response to an occurrence of a predefined event.

20. (Original) The method of Claim 19, wherein said predefined event is one of:

deleting a pending payment, closing one of a claim and an unearned premium, upon rejection of a closing one of a claim and unearned premium, modifying a line of insurance, deleting a line of insurance, sending a note to a reviewer, adjusting a reserve, adding a new taxpayer, and modifying an existing taxpayer.

21. (Previously Presented) The method of Claim 19, wherein the method further comprises:

creating an account for a user specifying a predetermined limit;

specifying, by said user, a reserve amount above said predetermined limit; and

sending said diary entry to a manager for approval in response to said user specifying said reserve amount.

22. (Previously Presented) The method of Claim 18, wherein said sending said diary entry is performed in response to a first user creating said diary entry, and the method further comprises:

said first user selecting at least one other user to which said diary entry is sent.

23. (Previously Presented) The method of Claim 1, further comprising:

associating in the computer system at least one note with an insurance claim;

associating in the computer system a blocked status with said insurance claim; and

generating in the computer system, in response to setting said blocked status, a note to at least one user indicating why said insurance claim has a blocked status.

24. (Original) The method of Claim 23, further comprising:

automatically notifying a first user when a second user attempts to perform a predetermined operation on said insurance claim having said blocked status.

25. (Previously Presented) The method of Claim 1, further comprising:

performing a transaction in connection with one of an insurance claim and an unearned premium; and

determining in the computer system a corresponding insurance account in accordance with information about said one of said insurance claims and said unearned premium, said information including a relationship to a state and at least one line of insurance associated with said corresponding insurance account; and

adjusting in the computer system an amount associated with said corresponding insurance account in accordance with said transaction.

26. (Original) The method of Claim 25, further comprising:

generating a data file including information about at least one of an unearned premium and a claim, said data file being used as an input file into an accounting system.

27. (Original) The method of Claim 26, further comprising:

generating general ledger entries, said general ledger entries being included in said data file.

28. (Original) The method of Claim 25, further comprising:

associating information about an insurance claim with said corresponding insurance account;

entering a note associated with an insurance claims, said note including descriptive information about said claim entered by a claim handler; and

providing for said note to be available for reading by another user.

29. (Original) The method of Claim 25, further comprising:

recording information about an error in a log file included in a client

system.

30. (Original) The method of Claim 29, further comprising:

auditing said transaction by recording audit information about said transaction.

31. (Previously Presented) The method of Claim 30, wherein said audit information comprises at least one of: date and time information, transaction type, data values prior to modification by said transaction, and user performing said transaction.

32. (Previously Presented) The method of Claim 1, further comprising:

generating in the computer system an incomplete status of a record including information about a claim, obtaining additional information about said claim;

modifying in the computer system said record to include said additional information; and

converting in the computer system said incomplete status associated with said record to a claim status.

33. (Previously Presented) The method of Claim 1, further comprising:

assigning in the computer system at least one role to a first user have a first set of security permissions and access limits; and

determining in the computer system, using said first set of security permissions and access limits, whether to allow a user to perform an operation in connection with said insurance account.

34. (Previously Presented) A computer readable medium having stored thereon instructions for managing monies and information in connection with an insurance insolvency which when executed by a processor, cause the processor to perform the steps comprising:

designating a state fund for each state associated with said insurance insolvency;

associating with said state fund an insurance account of a first type;

associating with said insurance account at least one line of insurance;

identifying in the computer system at least one of a state statute, regulation and rule relating to the at least one line of insurance associated with the insurance account; and

performing at least one insolvency related service in connection with said insurance solvency based on the identified at least one of a state statute, regulation and rule and the at least one line of insurance associated with the insurance account.

35. (Previously Presented) The computer program product of Claim 34, further comprising:

associating at least one industry standard code with said insurance account and said at least one line of insurance.

36. (Original) The computer program product of Claim 35, wherein said insurance account is associated with a plurality of lines of insurance.

37. (Original) The computer program product of Claim 36, wherein said insurance account is associated with at least two lines of insurance each being of type commercial automobile, worker's compensation, homeowner's and fire.

38. (Original) The computer program product of Claim 36, wherein said insurance account is associated with one line of insurance being of type commercial automobile, worker's compensation, homeowner's, and fire.

39. (Previously Presented) The computer program product of Claim 35, further comprising:

associating a group with a first of said each states having a corresponding state fund; and

associating at least one member with said group.

40. (Previously Presented) The computer program product of Claim 39, further comprising:

storing information in a computer system representing a relationship between said state fund and said associated insurance account and said at least one line of insurance.

41. (Previously Presented) The computer program product of Claim 40, further comprising:

representing a merger of at least two members by combining portions of said information stored in the computer system.

42. (Previously Presented) The computer program product of Claim 41,

further comprising:

      modifying a relationship between said at least two members represented in the computer system.

      43. (Previously Presented) The computer program product of Claim 40, further comprising:

      representing a split of one member into at least two entities using portions of said information stored in the computer system.

      44. (Previously Presented) The computer program product of Claim 43, further comprising:

      modifying a relationship represented in said computer system of said one member corresponding to said split into said at least two entities.

      45. (Previously Presented) The computer program product of Claim 34, further comprising:

      determining an insurance account from which a payment is made.

      46. (Original) The computer program product of Claim 45, wherein said payment is made in connection with at least one of: a claim and an unearned premium.

      47. (Previously Presented) The computer program product of Claim 46, further comprising:

      tracking payments; and

      displaying an accounting of said payments with respect to a predetermined estimated amount of payments.

      48. (Previously Presented) The computer program product of Claim 47, further comprising:

      tracking total payments made prior to said insolvency.

      49. (Previously Presented) The computer program product of Claim 48, further comprising:

      tracking monies in connection with recovery amounts.

      50. (Previously Presented) The computer program product of Claim 49, wherein said recovery amounts comprises at least one of: a salvage amount, a subrogation recovery, a second injury amount, a cost of living adjustment, and a net worth.

51. (Previously Presented) The computer program product of Claim 34, further comprising:

creating a diary entry including information about one of: a claim and unearned premium; and

sending said diary entry to at least one user.

52. (Original) The computer program of Claim 50, wherein said machine executable code for sending said diary entry is executed automatically in response to an occurrence of a predefined event.

53. (Previously Presented) The computer program product of Claim 52, further comprising detecting said predefined event, wherein said predefined event is one of: deleting a pending payment, closing one of a claim and an unearned premium, upon rejection of a closing one of a claim and unearned premium, modifying a line of insurance, deleting a line of insurance, sending a note to a reviewer, adjusting a reserve, adding a new taxpayer, and modifying an existing taxpayer.

54. (Previously Presented) The computer program product of Claim 52, wherein the computer program product further comprises:

creating an account for a user specifying a predetermined limit;

specifying, by said user, a reserve amount above said predetermined limit; and

sending said diary entry to a manager for approval in response to said user specifying said reserve amount.

55. (Previously Presented) The computer program product of Claim 51, wherein said sending said diary entry executes in response to detecting a first user creating said diary entry, and the computer program product further comprises:

said first user selecting at least one other user to which said diary entry is sent.

56. (Previously Presented) The computer program product of Claim 34, further comprising:

associating at least one note with an insurance claim;

associating a blocked status with said insurance claim; and

generating, in response to setting said blocked status, a note to at least one user indicating why said insurance claim has a blocked status.

57. (Previously Presented) The computer program product of Claim 45, further comprising:

automatically notifying a first user when a second user attempts to perform a predetermined operation on said insurance claim having said blocked status.

58. (Previously Presented) The computer program product of Claim 34, further comprising:

performing a transaction in connection with one of an insurance claim and an unearned premium;

determining a corresponding insurance account in accordance with information about said one of said insurance claims and said unearned premium, said information including a relationship to a state and at least one line of insurance associated with said corresponding insurance account; and

adjusting an amount associated with said corresponding insurance account in accordance with said transaction.

59. (Previously Presented) The computer program product of Claim 58, further comprising:

generating a data file including information about at least one of an unearned premium and a claim, said data file being used as an input file into an accounting system.

60. (Previously Presented) The computer program product of Claim 59, further comprising:

generating general ledger entries, said general ledger entries being included in said data file.

61. (Previously Presented) The computer program product of Claim 58, further comprising:

associating information about an insurance claim with said corresponding insurance account;

entering a note associated with an insurance claims, said note including descriptive information about said claim entered by a claim handler; and

providing for said note to be available for reading by another user.

62. (Previously Presented) The computer program product of Claim 58, further comprising:

recording information about an error in a log file included in a client system.

63. (Previously Presented) The computer program product of Claim 62, further comprising:

auditing said transaction by recording audit information about said transaction.

64. (Previously Presented) The computer program product of Claim 63, wherein said audit information comprises at least one of: date and time information, transaction type, data values prior to modification by said transaction, and user performing said transaction.

65. (Previously Presented) The computer program product of Claim 34, further comprising:

generating an incomplete status of a record including information about a claim;

obtaining additional information about said claim;

modifying said record to include said additional information; and

converting said incomplete status associated with said record to a claim status.

66. (Previously Presented) The computer program product of Claim 34, further comprising:

assigning at least one role to a first user have a first set of security permissions and access limits; and

determining, using said first set of security permissions and access limits, whether to allow a user to perform an operation in connection with said insurance account.

67. (Previously Presented) A computer system for managing monies and information in connection with an insurance insolvency, the system comprising:

a designation system in the computer system that designates a state fund for each state associated with the insurance insolvency;

a state fund association system in the computer system associates with

the state fund an insurance account;

an insurance account association system in the computer system that associates with the insurance account at least one line of insurance;

an identification system that identifies in the computer system at least one of a state statute, regulation and rule relating to the at least one line of insurance associated with the insurance account; and

an insolvency processing system that performs at least one insolvency related service in connection with said insurance solvency based on the identified at least one of a state statute, regulation and rule and the at least one line of insurance associated with the insurance account.

68. (Previously Presented) The system of Claim 67, further comprising an industry code association system that associates at least one industry standard code with the insurance account and the at least one line of insurance.

69. (Previously Presented) The system of Claim 68, wherein the insurance account is associated with a plurality of lines of insurance.

70. (Previously Presented) The system of Claim 69, wherein the insurance account is associated with at least two lines of insurance each being of type commercial automobile, worker's compensation, homeowner's and fire.

71. (Previously Presented) The system of Claim 68, wherein the insurance account is associated with one line of insurance being of type commercial automobile, worker's compensation, homeowner's and fire.

72. (Previously Presented) The system of Claim 68, further comprising:

a group association system in the computer system that associates a group with a first of the each states having a corresponding state fund; and

a member association system in the computer system that associates at least one member with the group.

73. (Previously Presented) The system of Claim 72, further comprising:

a storage system in the computer system that stores information representing a relationship between the state fund and the associated insurance account and the at least one line of insurance.

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74. (Previously Presented) The system of Claim 73, further comprising:

a representation system in the computer system that represents a merger of at least two members by combining portions of the information stored.

75. (Previously Presented) The system of Claim 74, further comprising:

a modification system in the computer system that modifies a relationship between the at least two members represented.

76. (Previously Presented) The system of Claim 73, further comprising:

a representation system in the computer system that represents a split of one member into at least two entities using portions of the information stored in the computer system.

77. (Previously Presented) The system of Claim 76, further comprising:

a modification system in the computer system that modifies a relationship represented in the computer system of the one member corresponding to the split into the at least two entities.

78. (Previously Presented) The system of Claim 67, further comprising:

a determination system in the computer system that determines an insurance account from which a payment is made in the computer system.

79. (Previously Presented) The system of Claim 78, wherein the payment is made in connection with at least one of: a claim and an unearned premium.

80. (Previously Presented) The system of Claim 79, further comprising:

a tracking system in the computer system that tracks payments; and

a display system that displays an accounting of the payments with respect to a predetermined estimated amount of payments.

81. (Previously Presented) The system of Claim 80, wherein the tracking system tracks total payments made prior to the insolvency.

82. (Previously Presented) The system of Claim 81, wherein the tracking system tracks monies in connection with a recovery amount.

83. (Previously Presented) The system of Claim 82, wherein the recovery amount comprises at least one of: a salvage amount, a subrogation recovery, a second injury

amount, a cost of living adjustment, and net worth.

84. (Previously Presented) The system of Claim 67, further comprising:

a diary system in the computer system that creates a diary entry including information about one of: a claim and unearned premium; and

a communication system that sends the diary entry to at least one user.

85. (Previously Presented) The system of Claim 84, wherein the communication system automatically sends the diary entry in response to an occurrence of a predefined event.

86. (Previously Presented) The system of Claim 85, wherein the predefined event is one of:

deleting a pending payment, closing one of a claim and an unearned premium, upon rejection of a closing one of a claim and unearned premium, modifying a line of insurance, deleting a line of insurance, sending a note to a reviewer, adjusting a reserve, adding a new taxpayer, and modifying an existing taxpayer.

87. (Previously Presented) The system of Claim 85, wherein the system further comprises:

an account system in the computer system that creates an account for a user specifying a predetermined limit and specifies, by the user, a reserve amount above the predetermined limit; and wherein the communication system sends the diary entry to a manager for approval in response to the user specifying the reserve amount.

88. (Previously Presented) The system of Claim 84, wherein the communication system sends the diary entry in response to a first user creating the diary entry, and the system further comprises a user selection system in the computer system that allows the first user to select at least one other user to which the diary entry is sent.

89. (Previously Presented) The system of Claim 67, further comprising:

an insurance claim association system in the computer system that associates at least one note with an insurance claim;

a status system in the computer system that associates a blocked status with the insurance claim; and

a communication system in the computer system that generates, in

response to setting the blocked status, a note to at least one user indicating why the insurance claim has a blocked status.

90. (Previously Presented) The system of Claim 89, wherein the communication system automatically notifies a first user when a second user attempts to perform a predetermined operation on the insurance claim having the blocked status.

91. (Previously Presented) The system of Claim 67, further comprising:

a transaction system in the computer system that performs a transaction in connection with one of an insurance claim and an unearned premium; and

an insurance account identification system in the computer system that determines a corresponding insurance account in accordance with information about the one of the insurance claims and the unearned premium, the information including a relationship to a state and at least one line of insurance associated with the corresponding insurance account; and

an adjustment system in the computer system that adjusts an amount associated with the corresponding insurance account in accordance with the transaction.

92. (Previously Presented) The system of Claim 91, further comprising:

a data file system in the computer system that generates a data file including information about at least one of an unearned premium and a claim, the data file being used as an input file into an accounting system.

93. (Previously Presented) The system of Claim 92, further comprising a ledger system in the computer system that generates general ledger entries, the general ledger entries being included in the data file.

94. (Previously Presented) The system of Claim 91, further comprising:

a corresponding insurance account association system in the computer system that associates information about an insurance claim with the corresponding insurance account;

a note system in the computer system that enters a note associated with an insurance claims, the note including descriptive information about the claim entered by a claim handler; and

providing for the note to be available for reading by another user.

95. (Previously Presented) The system of Claim 91, further comprising:

a recordation system in the computer system that records information about an error in a log file included in a client system.

96. (Previously Presented) The system of Claim 95, further comprising:

an audit system in the computer system that audits the transaction by recording audit information about the transaction.

97. (Previously Presented) The system of Claim 96, wherein the audit information comprises at least one of: date and time information, transaction type, data values prior to modification by the transaction, and user performing the transaction.

98. (Previously Presented) The system of Claim 67, further comprising:

a status system in the computer system generating in the computer system an incomplete status of a record including information about a claim, obtaining additional information about the claim;

a modification system in the computer system that modifies the record to include the additional information; and

a conversion system in the computer system that converts the incomplete status associated with the record to a claim status.

99. (Previously Presented) The system of Claim 67, further comprising:

an assignment system in the computer system that assigns at least one role to a first user have a first set of security permissions and access limits; and

a security determination system in the computer system that determines, using the first set of security permissions and access limits, whether to allow a user to perform an operation in connection with the insurance account.

100. (Previously Presented) The method of Claim 1, wherein the performing at least one insolvency related service in connection with said insurance solvency further comprises:

entering one or more claims from said insurance solvency into the computer system; and

processing the entered one or more claims from said insurance insolvency based on the identified at least one of a state statute, regulation and rule and the insurance account and the at least one line of insurance associated with each of the one or

more entered claims.

101. (Previously Presented) The method of Claim 1, wherein the performing at least one insolvency related service in connection with said insurance solvency further comprises:

determining if an assessment is needed based on a size of said insurance solvency, at least an amount in the designated state fund, and the identified at least one of a state statute, regulation and rule; and

performing an assessment based on the determination of the need of the assessment.

102. (Previously Presented) The method of Claim 1, wherein the performing at least one insolvency related service in connection with said insurance solvency further comprises issuing a refund for each policy in the at least one line of insurance based on a calculation of an unearned premium and the identified at least one of a state statute, regulation and rule.

103. (Previously Presented) The method of Claim 1, wherein the performing at least one insolvency related service in connection with said insurance solvency further comprises processing one or more additional claims in the at least one line of insurance for a first period of time after said insurance solvency based on the identified at least one of a state statute, regulation and rule.

104. (Previously Presented) The computer program product of Claim 34, wherein the performing at least one insolvency related service in connection with said insurance solvency further comprises:

entering one or more claims from said insurance solvency into the computer system; and

processing the entered one or more claims from said insurance insolvency based on the identified at least one of a state statute, regulation and rule and the insurance account and the at least one line of insurance associated with each of the one or more entered claims.

105. (Previously Presented) The computer program product of Claim 34, wherein the performing at least one insolvency related service in connection with said insurance solvency further comprises:

determining if an assessment is needed based on a size of said insurance solvency, at least an amount in the designated state fund, and the identified at least one of a state statute, regulation and rule; and

performing an assessment based on the determination of the need of the assessment.

106. (Previously Presented) The computer program product of Claim 34, wherein the performing at least one insolvency related service in connection with said insurance solvency further comprises issuing a refund for each policy in the at least one line of insurance based on a calculation of an unearned premium and the identified at least one of a state statute, regulation and rule.

107. (Previously Presented) The computer program product of Claim 34, wherein the performing at least one insolvency related service in connection with said insurance solvency further comprises processing one or more additional claims in the at least one line of insurance for a first period of time after said insurance solvency based on the identified at least one of a state statute, regulation and rule.

108. (Previously Presented) The system of Claim 67, wherein the insolvency processing system performs at least one insolvency related service in connection with said insurance solvency further comprises an input processing interface that enters one or more claims from said insurance solvency into the computer system and processes the entered one or more claims from said insurance insolvency based on the identified at least one of a state statute, regulation and rule and the insurance account and the at least one line of insurance associated with each of the one or more entered claims.

109. (Previously Presented) The system of Claim 67, wherein the insolvency processing system performs at least one insolvency related service in connection with said insurance solvency further comprises an assessment processing system that determines if an assessment is needed based on a size of said insurance solvency, at least an amount in the designated state fund, and the identified at least one of a state statute, regulation and rule and performs an assessment based on the determination of the need of the assessment.

110. (Previously Presented) The system of Claim 67, wherein the insolvency processing system performs at least one insolvency related service in connection with said insurance solvency further comprises an unearned premium processing system that issues a

refund for each policy in the at least one line of insurance based on a calculation of an unearned premium and the identified at least one of a state statute, regulation and rule.

111. (Previously Presented) The system of Claim 67, wherein the insolvency processing system performs at least one insolvency related service in connection with said insurance solvency further comprises a claims processing system that process one or more additional claims in the at least one line of insurance for a first period of time after said insurance solvency based on the identified at least one of a state statute, regulation and rule.